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The Value of a Library in a Financial House

BY FRANCIS H. SISSON

Vice-President, Guaranty Trust Company of New York

The financial library as we know it today has been built up in response to the demand on the part of bank customers for service. It is an evolution that has kept pace with that remarkable change through which an ancient calling, very definite in its processes and its object, has become an institution which touches at a thousand and one points the complex life of civilized nations. It is the repository of that institution's history and at the same time one of the instruments through which its services are being continuously broadened and enhanced in value.

The financial library is pre-eminentely a working library. Into it are gathered the materials, in whatever form, which the banker needs in the course of his business, and that business is today concerned with a multiplicity of activities simply astonishing to the layman. It is no longer a matter of keeping gold or silver or securities or valuables safe or of changing money. It is a matter of conducting numberless transactions which are the very bone and sinew of those infinitely complicated processes by which the mental and manual efforts of human beings throughout the world are transformed into satisfactions of the needs of man.

To the proper conduct of such a business, facts are essential. Generalizations are of no avail, it will not do to have a "fair idea," when you are charged with the investment or the expenditure of money that does not belong to you. The customers of our financial houses want no haphazard advice. They expect and have a right to demand that whatever is done by their banker shall be based first of all upon an exact and detailed knowledge of all the factors that enter into any particular transaction. There was a time when it was possible for the banker to absorb that necessary knowledge through daily handling of various problems and through association with the men of affairs with whom his business brought him into contact. In these days of rapidly moving events, of changing financial and economic

bases, of international business, that is no longer possible. Today the assembling of the facts is a task for experts, and the field of these experts is the financial library.

This library is something more than a medium through which the officers and employees of the bank can obtain immediate access to the information which they require. It is also a source of information to which the customers and friends of the bank have been taught to feel that they may come when in difficulty. Therefore, we find financial libraries wide in the scope of the subjects covered and so organized as to make easy the finding of what they contain.

In the library of the Guaranty Trust Company of New York there are four main divisions, Statistical Files, Cataloguing and Indexing, Clipping and, Order. The Statistical Files Division collects material on the various bond issues, reports of railway, public utility, and industrial companies, and has access to mortgages, deposit agreements, and similar documents. Important financial journals are carefully studied for information regarding business concerns and material of value suggested by such study is sent for and filed. This division also files syndicate documents and the memoranda which the bank's statisticians write during the course of their investigations of various economic and financial problems.

New books and periodicals are recorded and filed by the Cataloguing and Analyzing Division. In this work a comprehensive system, designed to meet the special needs of a financial library, has been devised. Domestic and foreign publications of a selected list are analyzed for important items which are of interest from the viewpoint of the Company's business. Numerous foreign publications are regularly clipped and indexed by the Clipping Division, and items on finance and foreign trade are clipped each day from newspapers. These items are mounted on cardboard and are carefully indexed for ready reference. The Order Division sends for books and magazines. When these are received they are read carefully and indexed upon cards for reference.

The Guaranty Trust Company's library contains about 20,000 books and pamphlets. In addition to these volumes there are about 40,000 reports in the Statistical Files, including railway and industrial reports, statements, mortgages, and deposit agreements. About 300 newspapers and magazines are received regularly, including financial periodicals published in England, France, Spain, Canada, India, China, Japan, Brazil, Argentina, and other countries, and the sheets of the London, French, and Amsterdam Exchanges. Books from foreign countries, as well as those published in this country, find their way into the library. Special efforts are made to get works on business and finance by authorities on these subjects from all parts of the world. Among other material a number of documents issued by the Chinese Government have been obtained. Of particular value to the work which the library is called upon to perform is a complete file of the Commercial and Financial Chronicle. With this set are included many numbers of Hunt's Merchants' Magazine, the predecessor of the Chronicle. These publications date back prior to the Civil War and contain valuable information about the financial conditions of that period. The Commerce Reports of the United States also are carefully indexed and filed, and are available for reference when information concerning foreign countries, tariffs, and export opportunities is desired.

From this brief outline of a financial library an idea may perhaps be obtained of the important part which it plays in the life of a banking house. There can be no question of the advisability of a financial library. To a bank of any size at all it is a necessity. This is being brought home to us with par-

ticular force at the present moment of history. During the war American bankers were brought into closer contact than ever before with the bankers of other countries. Their whole field of activity was immensely broadened and at the same time a vision was obtained of what might be done in the future. The hope of our country's industrial future is in the expansion of our foreign trade and the increase of American investments abroad. Fortunately, that hope runs, to a great extent, concurrent with the necessities of the situation, but nevertheless our bankers and business men will require a constantly increasing and broadening knowledge of conditions and affairs in foreign countries. That means close study and the more carefully organized and selected our financial libraries are the easier and more valuable will that study be.

There is another side to the financial library and that is its usefulness to the officer or employee of a bank who desires to broaden his knowledge of the banking business. True, you will find today very successful bankers who have never read any books upon the theory and practice of banking, but I know of no successful banker who does not recommend such a reading to his employees, especially those who are young, those who have not gotten into a rut, and whose minds are still open to the suggestions growing out of the experience or observation of others. Such a reading will give the student a proper perspective of the business. He will see it more clearly as a business which is an integral part of modern life and which in its almost universal applicability offers a generous field to the highest intellectual and moral attainments.

The Financial Library and the Student

BY CHARLES W. GERSTENBERG

Head of the Finance Department, New York University

There is no place where the need for a library as a flowing stream instead of a stagnant pool is felt more keenly than in the financial departments of our universities. I believe Princeton University was given a very fine library that belonged to one of the downtown New York investment houses and was collected largely through the efforts of Miss Beatrice E. Carr. If that library has been kept up, as it probably has in view of the demands that are likely to be made of it by Professor Kemmerer and his colleagues, it is probably the best financial library in any American university.

With possibly one or two exceptions American universities have very poor financial libraries. The fact is that the effort of keeping up a financial library and the amount of space required are probably out of proportion to the amount of use that could be made of such a library. But there must be in most of the universities that have strong economic departments a number of students who care to prepare definitely for financial work. These students will perforce have to restrict their studies to a relatively narrow field, and it would seem, therefore, that a financial library intensively instead of extensively maintained will be

the most serviceable to the average university.

The problem, however, is not so difficult as it would appear, since there is fortunately the Commercial and Financial Chronicle running back into the Merchants' Magazine, the complete file of which will serve adequately for almost any research work in business finance. Some of the foremost books on the subject of business finance have been written almost exclusively from information obtained from this source.

In the banking field, the Monetary Commission Reports can serve as a basis and can be supplemented by the reports of the Federal Reserve Board.

I have had occasion to attend a great many meetings recently of business men and bankers interested in foreign trade. The chief problem of foreign trade at the present time is to find a means for payment for our goods to be shipped to foreign countries, and it is generally understood the payment will have to be made in foreign securities. And then the question arises,—"What securities?" So that eventually the whole problem of foreign trade rests upon the need for information about foreign securities. In England there is at least one house that has a very complete collection of facts about companies and countries all over the world. Whether such a library or not can be collected in New York seems to rest entirely with the foresight of business men in providing the means for rapid collection of books, pamphlets and documents. College libraries might well make a limited study of this field, provide some information and encourage its use in connection with courses in Geography, Commerce and Modern History. A study of the financial report of a South American public utility, if well-carried out, will lead to as complete an understanding of the community served as a study of that community approached in any other way.

On account of the enormous amount of material that would have to be gathered by business men in America in order that they may get the essential facts about foreign securities, there must be trained in our American colleges, men and women who can digest such material and present it in useable form.

The work of the commercial organizations such as the Standard Statistics Company of New York, the Fitch Publishing Company of New York, might well be made the basis for a study of the way in which information is digested to meet the needs of practical business.

I am inclined to believe that since the young man or young woman getting into the practical financial game will find the services of companies like these the most readily available material, some familiarity with their nature should be made a pre-requisite to the completion of any essential course that makes any pretense to fitting men and women directly for business. And moreover, since these commercial services are compiled by young men and young women of varying degrees of ability and expertness, there are bound to be mistakes; the well-trained student, therefore should be able to compile digests similar to those afforded by the commercial services in order that where large interests are at stake, the services can be checked up with information from the original sources.

The demand for students who can do this kind of work is going to be very large. At present the supply of people who can analyze financial facts and figures is recruited from an assortment of people with a very haphazard training. For this reason, it would seem to be wise for American universities to make preparation through the accumulation of a reasonable amount of data and the offering of suitable courses based on that data to fill the demand for well-trained financial statisticians.

The Importance of Good Reading in the Business of Finance

BY ROBERT L. SMITLEY

Manager, Dixie Book Shop, New York

Books on financial matters are used in three ways.

The financial institution wishing to promote its business builds up a library so that every department will be at once supplied with the right material at the time such material is required.

The officer or employee of a financial institution finds that his progress upward depends to a great extent upon his theoretical knowledge of the business and his ability to keep pace with the changing conditions.

Every man and woman who possesses a bank balance should protect this balance through

careful study and this study can only be attempted by giving out practical books on the subject.

It is evident that the readers of financial books should be the entire reading population of the country. From the present sale of financial books it is evident that very few of the reading public have been educated to the point of appreciating their use and advantage. This is the duty of a library—to educate the public—and it is very apparent that the library has thus far failed in this particular duty.

The Victory Loans have awakened the average man and woman, with money to protect, to a realization that the responsibility rests with the individual and not with the banker or investment firm. The citizens of England have for years been much better acquainted with their country's obligations than the citizens of this country. Even the illiterate peasant of France knew more about the quotation of rentes than the educated farmer of the United States knew about the obligations of his country.

Under the circumstances the Librarians of the United States must keep up to date and give the readers the best books on the subject. Most librarians have a very limited knowledge of this department of literature because they have not been required to learn (They have too much to learn as it is and there should be a specialist for each department.) The suggestions which have been made, if they ever are made, depend upon titles and not upon the substance.

There is little reason to suggest the importance of reading good financial books when it comes to a consideration of the banker and the investment firm. Nearly all the progressive New York Banks have excellent libraries and the various associations maintain services which are only equalled by those of England or Continental institutions. For example may be mentioned the American Institute of Accountants, The American Bankers' Association and the Association of Railway Executives. Banks throughout the Middle West and the West are fast getting into line and have established Foreign Exchange Departments and New Business Departments. Margraff's treatise on International Exchange once sold in the second hand shops for 50 or 85 cents. Recently it has sold as high as \$15.00 for a single copy.

There are poor and misleading books on business as well as in other fields of literature. There have been established a large number of business correspondence

schools which have distributed text books. Some of these so-called text books are poison to the minds of the students while others are the very best that have ever been printed. Great care must be exercised in making selections of this type. Many bibliographies contain lists of books which are out of print. The bibliographer who suggests such a list is not assisting the client. If the in print books are not of sufficient worth, it is better to await the publication of the new book.

A great mistake is attempting to understand a book when it really belongs to a higher grade course. The beginner must not have recommended to him Chamberlain's "Principles of Bond Investment" without having first understood and read Pratt's "Work of Wall Street." The average man will have little to gain by reading the reports of the Monetary Commission of the United States but the young banker entering upon his career will find these reports invaluable. The student of the stock exchanges and of speculation will be lost in a perusal of "Studies in Tape Reading" unless he has studied the elementary work of the exchange through reading such a book as Martin's "New York Stock Exchange."

"The Human Side of Business" and "The Work of a Bond House" are books which are primarily for the man who is actually in the business and are much different from Mead's "Careful Investor" and Escher's "Practical Investing" which are elementary books for the layman.

These illustrations point out the necessity for careful consideration of the book itself before it is recommended to the reader.

So far as is possible it is the wisest plan for those intending to purchase books of a financial character to buy them plus service from the specialist in the business. This suggestion is analogous with other professions. The lawyer knows that he will get better results by buying from the law book seller and the insurance man will get what he wants in much shorter time by going to his specialist. At the present time there is a great interest in the use of both Bank and Trade Acceptances. Our merchants are preparing to take their place in the world business but if some merchant went to the library to read up and understand the use and principles of the Trade Acceptance, how many librarians would have the ability to recommend the proper book?

The field for financial and business books is in its infancy. Those who take advantage of the excellent books in print on this subject will be progressing in a much more satisfactory manner than those who base everything on the so-called practical viewpoint.

The Formation of a Financial Library

BY BEATRICE E. CARR

With Robinson & Co., New York

Some years ago, when confronted suddenly with the task of forming a financial library with but limited knowledge of how to proceed, the writer consulted two experts who had achieved success along this line of work.

Said one: "I collect *every* thing about *some* thing."

Said the other: "I keep *something* about *everything*."

Properly to fulfil its function the financial library should combine these two ideals, accumulating and classifying all that can be obtained in regard to the "something" in which one's own particular bank or investment house is especially interested, and at the same time building up a firm foundation of general information which later may be added to more extensively and intensively should the need arise.

The librarian who undertakes to-day the formation of a financial library occupies a position very different to that held by those of us who were pioneers some years ago. In library making as in home making, much which formerly had to be worked out at great expense of time and patience now comes to us already prepared. Such agencies as the Standard Statistics Company and the Moody Investors' Service have simplified immensely the routine work of the financial librarian, leaving free time and funds to devote to other things. At one time our "Chronicle" and "Poor's Manual" were almost all to which he had to turn for a summary of financial and corporate information—today, the problem is rather from an embarrassment of riches to know just what to choose.

Looking back from an outside viewpoint on my only library experience it seems to me that the most valuable counsel which can be given to one contemplating the formation of a financial library, is—*Know your firm or institution*. Before drawing up even a tentative classification or purchasing a single book, make a study of the characteristics of your employers' business and of the special work of those for whose benefit the library is designed. If every prospective librarian could spend from three to six months in other departments before commencing her work, much futile effort would be saved. The correspondence files particularly would prove an "open sesame" to knowledge for lack of which she is likely to grope blindly along her path of service.

Having made a preliminary survey of the situation and decided along what lines of

endeavor her acquisition of material must lie, it is in order for the librarian to take up the general standardized equipment which undoubtedly will be necessary as a basis for the more individual collection. The "Commercial and Financial Chronicle" with its supplements, is of course of prime importance, likewise such manuals of corporate information as "Poor's" and "Moody's" (now to be consolidated) manuals on railroad, industrial and public utility enterprises. The bond and stock cards, corporation digest, trade digest, etc., published by the Standard Statistics Company are perhaps the greatest boon ever vouchsafed to overworked or inexperienced librarians, not only for the information they convey, but for the suggestions they contain as to a possible broadening of the librarian's field of service. To a firm specializing in railroad securities, White and Kemble's mortgage atlas is a necessity; to one dealing in Government Bonds' either of this or other countries, in addition to such publications as Whitaker's Almanac, the Statesman's Year Book and the Fitch Government Bond Record, practically all financial publications are valuable sources of information. Moody's Investors' Service should be included for both corporation and Government securities information.

The problem is likely to differ somewhat in the case of an institution and an investment house. The former is more likely to require much more information of a general character; the latter more data in greater detail in regard to corporations, municipalities or states. If, however, the banking institution includes a securities department among its activities, there is practically no class of financial information which may not be required. Works of a general character should include those of recognized authorities on banking domestic and foreign commerce, foreign exchange, transportation on land and sea, industrial activities, agriculture, mining, etc. It is not wise to *overload* the shelves with matter of this character, for the orthodoxy of today is the heterodoxy of tomorrow, and only material likely to be of permanent value should be chosen. Remember, the library is *always* looked upon as an "overhead" expense, and the acid test of a good financial librarian is not the extent of her general collection, but how *limited* it can be and yet be effective.

While on this subject of general publications, those of the United States Government must not be forgotten. The various

departments and bureaus publish lists of their publications, many of which are free, while all can be obtained from the Superintendent of Documents for a relatively trifling sum. To what extent the librarian need avail herself of the generosity of her government in this matter must be determined by the needs of her employer. A firm specializing in mining securities might find the publication of the United States Bureau of Mines of inestimable value, while some of the bulletins of the Department of Agriculture would be of infinitely greater interest to a house about to bring out a bond issue of a firm engaged in the manufacture of farm tractors, and again, while either class might conceivably worry along without the reports of the Treasury Department, one can hardly imagine them missing from the shelves of the bank library!

Legislation, both Federal and State, must be followed closely. Speaking generally, the Federal Statutes and the Consolidated Laws of New York State should be in any collection, however small, and if possible the banking, insurance, tax and corporation laws of all states. In the case of houses specializing in savings bank bonds, the compilation of savings bank laws issued by the Financial Publishing Company of Boston should take its place beside the White and Kemble Atlas.

The librarian will find that all kinds of requests will be made of her, many of them apparently having no relation to her calling. Fishing and game laws have been asked for as well as those relating to the Federal Income Tax and information as to the location of seats in a theatre, required for the consideration of entertainment of out-of-town customers, actual or prospective, sometimes assumes an importance equal to that of the location of a railroad. Therefore,—don't fail to include in your collection the humble "almanacs" of general information, the Hotel Red Book, the Official Railway Guide, the Encyclopedia Britannica, a really good atlas and information concerning all subjects in which members of your firm are especially interested as individuals.

So much for matter of a more or less general character common to all financial libraries. Of what shall the particular information of your own special financial library consist?

This must be determined by two things—the amount of space at the disposal of the librarian and the class of securities—assuming we are dealing with an investment house—in which the firm is interested. Some firms pride themselves on having files replete with information covering every corporation extant; others, and this class is growing steadily as rents and operating costs soar skywards, require little except

where they are directly concerned. Find out the policy of your firm. Generally speaking, original circulars of issue should be acquired and in the majority of cases, retained; all Stock Exchange listings, and the annual reports of corporations in which the firm is more or less interested. Bondholders agreements and financial plans of all kinds are almost certain to be called for, also official notices regarding new issues. Where the firm is directly interested in certain corporations, practically everything that is available of either direct or collateral interest should be secured. For instance, if you know that interest has developed in regard to a certain railroad, not only the documents actually pertaining to that railroad should be available, but all others likely to affect the problem. What is the attitude of the State or states through which it runs toward taxation what are the possibilities of future expansion along manufacturing or agricultural lines; who are its chief competitors—a dozen ways in which the library may be of service will at once present themselves.

The librarian of a house specializing in Municipal issues must be conversant with the laws of the various States, the financial status of the communities in which her firm is interested; their industries, chief characteristics and growth. Naturally, there must be material on the book shelves to support this knowledge. Savings bank laws relating to municipal issues must be available, as such bonds frequently are held largely by fiduciary institutions. The Daily Bond Buyer and Weekly Bond Buyer must find a place among her magazines and should be carefully read and indexed as well as the pages of the "Chronicle" devoted to State and Municipal news. It may be necessary to keep a record of the bond sales of certain communities, and comparative statistics of such sales over a considerable period of time should be available.

The bank librarian, apart from her general data, should specialize in what most concerns her bank. Complete information as to credit, foreign exchange, acceptance, and, for the use of the staff, standard works on money and banking are almost a necessity. The leaflets issued from time to time by the Dixie Book Shop are full of suggestions. In some cases, and perhaps increasingly so, there should be added authoritative information in regard to banking abroad. The series of volumes containing the reports of the investigation of the National Monetary Commission should not be overlooked.

It cannot be repeated too frequently that too large a collection of material is almost worse than one which is not sufficiently extensive. It costs too much for upkeep, if handled properly and if, through lack of adequate assistance, it is not properly classi-

field, it defeats its own ends. If too costly in operation, the library is apt to prove a drain on the producing end of the business which more than offsets its usefulness. "Overating ratio," it should be remembered, plays equally as important a part in a financial as in a commercial enterprise.

A word as to classification. It will probably be found by most librarians that the Dewey system, unadapted, is not suited to the ordinary financial library, and that if this method is employed, considerable modification will probably be necessary. Unless time, assistance and money are plentiful, the simpler the classification the better. While confessing to a personal liking for a numerical classification with an alphabetical index, the writer realizes that even this may be considered superfluous and excellent results are obtainable with straight alphabetical filing if done with care. The librarian will find over and over again that her salvation lies in getting data filed promptly, and in an abundance, one might almost say a superfluity, of cross references, made *at once*, and not deferred to some "more convenient season." Write them in pencil if typewriters are not available, scribble them on "scraps of paper" if the supply of your favorite pink cards has given out, but get them down. If your firm is about to bring out a new bond issue with a special sinking fund provision, it matters very little whether your classification cards descriptive of different bond characteristics are a perfect color sequence and display a wealth of detail, as far as they go, but that it has not been possible to keep them

up to date, but if, almost before your statistician has had time to think of it you present him with an array of circulars and mortgages covering the sinking fund from every possible angle, he will arise and call you blessed.

I have left until the last the most important part of a librarian's work—the newspaper clippings. The various "services" now available should supplement, but not supplant the daily reading and marking of the chief metropolitan dailies, and of local papers, where the firm is interested. To this should be added the best of the weekly financial publications, and such trade journals as have a bearing on special enterprises. Whatever is left undone, the newspaper clippings should not be neglected. To do so is to court disaster, but with an up-to-date clipping file, it is always possible to get through somehow.

The extent to which a library remains merely a fad, an overhead charge, perhaps even an actual liability, depends solely on the librarian. She alone can make it a most valuable and indispensable factor in her organization, or have it considered merely as a storehouse for more or less useless material and an unnecessary expense. Her watchword should be "service," whether to junior clerk or to president; her eyes should be fixed on the far horizon so that she may see beyond the passing need of the moment, while at the same time, with the importance of "operating ratio" firmly in mind, she brings to the problems of the present the great saving grace of common sense.

The United States Treasury Department Library

BY EMMA M. V. TRIEPEL, B. S., LIBRARIAN

There are indications that the building up of a collection of books in the Treasury Department commenced very early in its history, through the accumulation of Government documents which, from the very nature of the work done here, were and are constantly in use. As there was, in the early days, no public library in Washington where books could be obtained free of charge, the Treasury and all the other departments developed general libraries of their own, for the use of the clerks. Since the Library of Congress moved into its present quarters and opened up its stores of information to the people of Washington and the Public Library was instituted, these miscellaneous collections have been abolished and replaced by special libraries.

The Treasury Department, prior to 1899, had accumulated a considerable number of books, including, besides the indispensable sets of Government documents and a few

works on economics, a number of miscellaneous books which, in other locations would undoubtedly have been useful, but in the Treasury were mere cumberers of space. When Mr. Frank A. Venderlip came to the Treasury with Secretary Gage, he instituted a number of reforms throughout the Department and set about the reorganization of the Library, with characteristic energy. The books were classified for the first time and a catalogue commenced. The useless material could not be removed, however, without special act of Congress, and that was not forthcoming until much later. Moreover, many of the employees, officials as well as clerks, opposed any change in this respect.

An act of Congress, dated December 11, 1908, authorized the Secretary of the Treasury to transfer, from time to time, from the Treasury Department Library to the Life Saving stations, such books as in his judg-

ment were no longer needed for use in the Library.

By direction of Secretary MacVeagh, a committee headed by Assistant Secretary A. Platt Andrew, went through the Library and discarded all except 8,268 volumes, of which number 5,743 were Government publications and the remainder works relating to finance, together with a few works of general reference. Under Doctor Andrew's direction, a room opposite the Secretary's office was fitted up with steel stacks and other modern appliances, and the books were installed there in 1911.

Since its removal to its present location, the work of the Library has increased considerably and is of a wider variety, frequently confidential and very interesting. In 1914, the Librarian became a part of the personnel of the Secretary's office, with an increased salary.

One special and very congenial duty of the Librarian is the preparation of the Daily Financial News Summary. The important newspapers of the country are scanned closely each morning for articles relating to the activities of the Treasury Department and for financial news generally. Such articles are clipped, a summary is made of them and stencilled copies are distributed to the Secretary's Private Secretary, the Assistant Secretaries, Chief Clerk, Comptroller of the Currency and several other prominent officials. The clippings are afterward mounted in scrapbooks and retained in the Library.

All borrowing books from outside libraries for the various offices of the Department is conducted through this Library, the Library of Congress being our greatest resource in time of need.

The general routine work here is similar to that of other libraries. We have a modified form of the Library of Congress classification and use the printed cards for our catalogue.

Several of the bureaus of the Treasury Department have small collections of books relating especially to their work. The various offices of the Comptroller of the Treasury contain 1,518 bound volumes, mostly law books; the Comptroller of the Currency's offices have approximately 1,600 books on their shelves and the Mint Bureau has nearly 600. The Sub-Committee on Libraries of the Economy and Efficiency Commission of which the writer was a member, recommended that all books in the office libraries be catalogued and that entries for them, with notes to indicate their location, be made in the central library catalogue. Some progress was made in this work before the war deluged us with more important tasks when we were compelled to discontinue it temporarily, but we expect to resume it in the near future.

Theoretically, the Treasury Department

Library should comprise the greatest collection of books relating to finance in this country, but there are many difficulties to be surmounted before this great undertaking can be achieved. Meanwhile, in our own inconspicuous way we strive to be helpful and are encouraged to believe that we are at least partially successful, by the words of commendation which come to us from those who direct the complex operations of this great financial institution.

Selection of Reference Books for a Financial Library

Commercial & Financial Chronicle.
 Poor's Manual of Railroads.
 Moody's Manual of Private Utilities.
 Moody's Manual of Industrials.
 Poor's Handbook of Investors' Holdings.
 Moody's Analysis of Public Utilities and Industrials.
 Moody's Analysis of Railroad Investments.
 Manual of Statistics—Stock Exchange Year Book—New York.
 Bankers Encyclopaedia.
 Who's Who in America.
 Federal Trade Information Service.
 Standard Daily Trade Service.
 Standard Statistics Co. (Bond and Stock Card.)
 White & Kemble's Mortgage Atlas.
 Fitch Government Bond Record.
 Banking and Tax Laws.
 Hotel Red Book.
 Official Railway Guide.
 Daily Bond Buyer.
 Weekly Bond Buyer.
 Biographical Directory of Railway Officials of America.
 World Almanac.
 The Mines Handbook.
 Obsolete Securities. (2 vols.)
 Insurance Year Book
 Copartnership and Corporation Directors.
 Dau's Blue Book.
 Directory of Directors of the various cities.
 Reports of the Banking Departments of the various States.
 Reports of the Insurance Departments of the various States.
 Rand & McNally's Atlas.
 Federal Reserve Bulletin.
 Statesman's Year Book—London.
 The London Banks.
 Who's Who—England.
 Stock Exchange Official Intelligence—London.
 Stock Exchange Year Book—London.
 Report of the Council of Foreign Bondholders—London.
 Directory of Directors—London
 Whitaker's Almanac—London.
 Mexican Year Book.
 Annuaire des Valeurs admises a la Cote Officielle—Paris.

The Bankers Trust Company Library

BY M. L. ERWIN

Librarian, Bankers Trust Company, New York

We of the Bankers Trust Company Library are not yet two years old and like most two-year olds we are still talking in words of one syllable. However, we consider ourselves large for our age and having already outgrown our original habiliments and shot up one story, we are again the victim of growing pains.

Readers of Special Libraries need not be told that large banking institutions often have two libraries and two librarians. One, a library for the employees containing fiction, educational, and so-called "inspirational" books, and the other, a library to serve departmental needs; a bureau of information, as it were, on subjects pertinent and impertinent. The library which is the subject of this article savors of both, barring the fiction.

In order that it may be fully understood just what "departmental needs" are let me explain that a Trust Company performs two distinct functions. First, as a banking institution it receives money for deposit on which it pays interest, gives check book facilities and lends money. As a Trust Company it performs two distinct kinds of service: Individual Trusts—services to persons; and Corporate Trusts, services to corporations and these are subdivided, for example, as Individual Trustee it will act as executor under Wills—as administrator, or trustee, as guardian, or as custodian of securities or other property. In addition several Trust Companies also have Bond Departments for the purchase and sale of securities.

The information likely to be called for covers a wide field and unless one joins the staff of a "going" library and so reaps the benefit of a predecessor's experience the best plan is to spend some time getting an insight into the workings of each department and an acquaintance with the working tools. Start, if you please, with the supply department, visit the custodian of the vault, quiz the page boys, get at least a bowing acquaintance (preferably through the heads of departments) with foreign exchange, reorganizations, wills and trusts, probe deeply into the secrets of the bond department and at the same time keep eyes open for all the books which seem to be no one's particular charge but are nevertheless in more or less constant use, for now that a Librarian is installed they should all be gathered into one fold and be carefully shepherd. (That is merely a pretty figure of speech but the initiated will know that a *crook* is often wanted to get those charged Manuals back into their places!).

The scope of the Bankers Trust Company as planned covered a broad field, both foreign and domestic, but it was not long before it was realized that a Library on such a scale would require a larger staff than could be accommodated and more space than was available so the plan was reduced to a so-called "commercial basis" and we are now primarily an adjunct of the bond statistical department, the demands of that department are paramount and the needs of the corporation files its first consideration.

The corporation files are divided into three parts: Railroads, Public Utilities and Industrials, with material under each division filed by companies alphabetically with the simplest sort of a classification distinguished by colored folders.

A card index system with colored signals for months is designed to follow up annual reports and a close watch is kept on news items for new bond issues, circulars, mortgages, reorganization plans and other corporate data.

Other files are devoted to economic subjects and municipal information.

The classification adopted for the library books and pamphlets covers the following heads:—

- 000 General Works.
- 100 Finances and banking.
- 200 International subjects.
- 300 Railroads.
- 400 Public Utilities.
- 500 Industrials.
- 600 Municipals.
- 700 United States Government and departments.
- 800 Foreign Countries.
- 900 " "

200 was left open for international subjects that might develop after the war and is in process of development.

The economic files have the same classification as the books on the shelves with the letter F prefixed to distinguish the file numbers from the shelf numbers in the card index. This arrangement enables any one working on a specific subject to bring together books and clippings with the least trouble.

As we specialize in corporate material our file numbers are expanded to a greater extent than is necessary for the shelf numbers, for example the subject of Federal Control of Railroads is expanded as follows as to the section on railroad finances while under Federal Control:—

- 353.3 Federal Control Finances. General.
- Interest on deposits in banks.

- Finance Advisory Committee. Division of Finance.
- 353.31 Federal Control Central Advisory Purchasing Committee.
- 353.32 Federal Control Capital Expenditures Division "D. C. E." Official Circulars.
- 353.33 Federal Control Advances to Railroads by Govt. Federal Payments. Federal Control Revolving Fund. Compensation.
- 353.331 Federal Control Advances by Bankers
- 353.34 Federal Control Accounting. Division of
- 353.35 Federal Control Earnings
- 353.351 Federal Control Deficit from Govt. Corporation.
- 353.36 Federal Control Expenditures, Budgets
- 353.361 Federal Control Cash Resources.
- 353.362 Federal Control Betterments and Improvements while under Federal Control.
- 353.37 Federal Control Dividends Funds and Payments Est. earnings on stocks.

We find this necessary to enable us to locate newspaper clippings quickly and reduce the crowding of the separate files.

Our newspaper clippings are mounted on sheets of manila paper cut to size and stamped with the name and date of the papers.

Municipal files are arranged alphabetically by states with cities alphabetically thereunder with an alphabetical subject subdivision. Books issued by municipalities are classed under 605 for states and 610 for cities with decimal notations for subjects and it is a question whether this may not be more desirable for the files. In our case at least, it would be more consistent with our arrangement of economic subjects.

Inasmuch as we did not expect to specialize in foreign literature and reports we follow the plan of having all material of a foreign country grouped together, rather than under the classified subjects, and have mapped out a geographical arrangement which it is to be hoped will prove sufficiently elastic to meet whatever changes in geographical limits may develop after the war is settled. With the hope that it may provoke discussion and criticism let me give an example of our plan as it is, I believe, unique, and has not been subjected to a sufficiently lengthy test to prove its inadequacy. Some one may have tried a similar plan and may be able to sound a note of warning.

The numbers 800 to 999 having been distributed alphabetically by grand divisions, China, for example, receives the number 861 and books on China are classed as follows:—

- 861.1 Debt and finances.
- 861.12 Banks and banking.
- 861.13 Insurance.
- 861.14 Taxation.
- 861.15 Corporations.
- 861.2 Railways.
- 861.22 Canals and transportation in general.
- 861.3 Public Utilities.
- 861.4 Industries.
- 861.41 Agriculture.
- 861.42 Mining.
- 861.43 Trade and Commerce.
- 861.5 Education.
- 861.6 Laws.
- 861.7 Water Power.

By this arrangement, as will be seen, all books on each subject will be brought together on the shelves under the particular country.

I have stated that the work of the corporation section is of most importance, but that does not mean that we are not alive to the interests of the other departments of the Trust Company. We try to bring to the notice of the officers and heads of the departments items of interest in magazines and papers of especial interest to them and invite inquiries on all subjects, the motto adopted being "Let your willingness outrun your obligation."

Magazines are either bound and indexed or clipped and filed by subjects.

The librarian has mapped out a study course for bond salesmen, a reading course for girls and a topical outline for the messengers and page boys. All books for these courses are of course supplied upon demand.

The staff consists of one girl in charge of the Corporation files with two assistants, one assistant librarian in charge of the economic and municipal files, a stenographer who also types the cards, two boys to clip newspapers and act as messengers and the librarian in charge. Our accession books show 2700 books and pamphlets catalogued.

It is not the intention of Bankers Trust Company to acquire a large library but it is the intention to have a collection of up-to-date material on live subjects carefully classified and indexed and readily available upon demand: a library which can be considered a real asset to the Company.

"As the Newcomer Sees It"

The Bankers Trust Company Library

BY ONA K. D. RINGWOOD

"Bring me all your filing material on U. K. 5½s of 1937."

"I want the rulings on Foreign Exchange for South America."

"About two months ago the Wall Street Journal had an article giving a table which showed the amount due to the railroads from the government and from the railroads to the government, while you're getting that I would like addendum 13 to supplement 7 to general order 34 and there is a decision about a man stealing from a box car that I want."

When these questions and numerous similar ones came flying at my head during my first days in a financial library I wondered why a public library had ever seemed really busy. There at least one could sometimes plan to look up material and report on it later. Here, with an eager statistician grasping a telephone to answer some question immediately or an important decision waiting for a tiny detail about a security, the material must be ready on the instant.

After the first confusion cleared, when I had tried to familiarize myself with hosts of financial phrases so that I might seem of average intelligence, the interesting side of it all became very evident. In my work with economic and municipal files some clipping on coffee or sugar sends my thoughts "Rolling down to Rio": railroad articles give examples of every possible and impossible plan which men have advanced for returning the roads to private ownership, while a statement that returning aliens are taking back to Europe an average of eight pairs of shoes for each individual, makes me wonder what I shall pay for next year's shoes.

Although our library is "strictly business" questions dealing with general events of the day or historical backgrounds for present day conditions come to us frequently. The usual amount of cataloging, accessioning, filing, magazine recording and the keeping of a simple circulation record fill in all the available chinks of time.

A business librarian's assistant has no opportunity to regret the comparative calm of a public library. Almost sooner than it seems possible she forgets the original trimmings of the Dewey Decimal system and decorates its basic pegs with the classification which has proved workable and flexible in her particular library. After that she works and works, not losing interest—there isn't time.

The Chase Bank Library

BY BESSIE GRIFFITHS

Librarian, Chase Bank Club

The Chase Bank Library is really two libraries in one, since it contains a collection of books belonging to the Bank, and another belonging to the Chase Bank Club. These two collections are alike in that both are

made up mostly of volumes on financial and economic subjects. Yet they are unlike in a way that makes them supplement each other to advantage.

The Bank books consist largely of general reference books on banking, business, banking law, economics, etc., and of statistical reports. These books furnish the means for doing research work, and may lay claim to some completeness. For example, the Treasury Reports include the first Annual Report of the Secretary of the Treasury on the State of Finance, made in 1814 for the years 1790 to 1814.

The Chase Bank Club books consist chiefly of single volumes on banking, economics, and other subjects of interest to bank workers, especially to workers enrolled in courses like those given at the American Institute of Banking and in the Chase Bank's Educational Department. In fact, partly because the Library affords students in these courses so much aid, it has been placed under the direct supervision of the Educational Committee of the Chase Bank Club.

The committee strives not only to provide students with such standard books as those by Mill, Fischer, Taussig, Seligman and Seager on Economics, and those by writers like Kniffen and Wolfe on Practical Banking, but also as new books on financial matters are published, they are perused by our Educational Committee and, if found to contain new principles or theories or to amplify those already covered in our volumes, are added to the Library.

Besides single volumes, the Chase Bank Club collection contains numerous helpful sets of books, including those issued by the Alexander Hamilton Institute in its "Modern Business" series, the "Foreign Trade" series published by the Business Training Corporation, and "The Library of Law, Banking and Business."

The two hundred or more financial magazines received regularly by the Bank, are also at the disposal of those who use the Library. Among these magazines are many printed abroad, such as "The Statist" and "The Economist." At present these foreign publications are more than usually popular because of the information they give in regard to labor and interior commerce in foreign countries, as well as to the export trade situation.

The members of the various departments of the Bank are permitted to borrow books and to retain them for two weeks. They are encouraged to make free use of the Library, and also to bring their problems to the Librarian for help in securing references. Of these privileges they take full advantage, and rarely fail to find the needed book. An average of about fifty books are continually in circulation.

The American International Corporation Library

BY MARGARET E. WELLS, LIBRARIAN

The reader will note that I have not indicated in the title to this article the "type" library one may find at the American International Corporation, for to be perfectly candid it is rather difficult to do so. To be sure, the library is connected with a financial concern, and one might rightfully call it a "Financial Library," though this name would by no means indicate its scope, or that of the Corporation, for the Corporation is not only a financing Corporation, but one which directly or through its constituent companies trades, builds ships, operates ships, constructs, invests, makes engineering and economic studies, etc. To show the scope of the Corporation the following table may be of interest, which tabulates the propositions submitted from various sections of the world to American International Corporation in its first three years:

	1916	1917	1918	Total	% of Total
Agriculture (Irrigation, reclamation, timber, fibre, sugar, cattle)	158	104	68	330	14.1
Financing (Loans, public and private insurance)	93	28	6	127	5.5
Manufacturing (Including some propositions for the handling of some manufactured articles, etc.)	220	141	106	467	20.0
Merchandising (General Commercial propositions)	141	26	23	190	8.1
Mining (Coal, ore, oil, nitrates, etc.)	204	129	98	431	18.5
Miscellaneous Public Utilities..... (Light, power, water, buildings)	15 130	3 68	4 25	22 232	.9 9.9
Transportation and Communication (Railroads, tramways, shipbuilding, terminals, telephones)	352	123	61	536	23.0
Total	1322	622	301	2335	100.0

Some persons might classify the Library as a "Special Library," which it is in one sense of the word, when contrasting it with the scope and functions of a Public Library. If, however, a library could be named, with all propriety, an "Information Library," I would be inclined to so name the American International Corporation Library, for in the Corporation it is known as the department where one may turn for not only specific information and material, but also for that of a general character. It is the duty of the Library to be custodian not only of the books, pamphlets, periodicals and newspapers, but also of the clippings, reports,

general statistical information, maps, blue prints, pictures, lantern slides, etc.

The American International Corporation was organized in November, 1915, but the Library was not started in a systematic way until the Spring of 1917, though it was in an embryonic stage before that time. You can therefore readily see that it is young among the other business libraries in the financial section of New York City. The work has grown considerably within the last year so that there has been the problem not only of organizing the Library on a sound and broad basis, but also of endeavoring to give satisfactory service at the same time.

When selecting books we have found the following policy very effective,—not adding a book, solely because of its timely interest, but because of its authoritative or reference value, of which a sample test is—would we go to the book again for information or rather to its sources. It is astonishing how many titles have been eliminated thereby, and as a result, we find a collection of approximately 2600 volumes proving effective for a great majority of our needs. The collection contains both domestic and foreign publications, government documents, reports, etc., and we always endeavor to secure the original document rather than a compilation of it. In building up sets, we use the years 1907 and 1913 as our "dead lines," 1907 being the year of the famous panic, and 1913 the year preceding the Great War. We consider the figures from these two particular dates very important when making comparative statements.

Pamphlets form a large part of the material handled. Those of an important character are shelved with the books, while those of a miscellaneous nature are arranged subjectively in vertical file drawers, the necessary index cards for them made and filed in the card index file, or better known to librarians as the catalog.

Clippings (from newspapers only) are also cared for in the Library and are found most helpful at times. They are separated into two divisions. One division pertains to industrials, public utilities, railroads, banks, persons, the clippings for each filed in folders, which also contain any other information on the subjects, i. e., statistical studies prepared by the Research Department, reports, circulars, financial statements. The other division of the clippings is purely a subjective one the same classification being used as for the miscellaneous pamphlets. This plan has proved very successful, for if a party wishes, in a hurry, all clippings and

miscellaneous pamphlets on SUGAR, it requires little time, even for a novice, to obtain the information. In passing I might mention the manuscript section, which is steadily increased by the arrangement by which automatically carbon copies of memoranda of an informative nature come to the Library. We have 500 memoranda and studies of more or less complete nature, covering commodities, regions, businesses, and other subjects, in addition to the titles enumerated above.

We find that the periodicals and newspapers, both domestic and foreign, contain very valuable material. They comprise an important part of the work and are carefully analyzed and indexed, after they are checked, then routed to the members of the staff which are interested in the particular subject or subjects. The back issues are kept a definite time, after which the ones not bound for permanent keeping are destroyed, the indexed articles being removed and filed in folders alphabetically according to the name of the periodical and then chronologically. Right here I wish to state our appreciation of the help which we receive from the summarized information services such as the Standard Daily Trade Service and the Federal Trade Information Service.

The catalog is a very important tool of the Library and of great service to the Corporation, for it not only contains carefully analyzed references to books, government documents and pamphlets, but it also contains cards covering periodicals, manuscripts, maps and charts, pictures, reports, etc.

In connection with the reference work, the card index file of the Filing Department of the Corporation is consulted for material, this being another source to rely upon when seeking data, particularly so because of the informative memoranda bound with many of the propositions.

You may ask Who uses the Library? I find that everyone is making more and more demands upon the Library, including the members of the subsidiary companies. It not only serves an executive who may wish to obtain the best map of the world giving the steamship routes, or another officer who wants a bibliography on Port Facilities of the World together with some of the more important books on the subject, but also a man who wishes comparative trade figures of the Philippine Islands with South America and also with the United States, or a person who is seeking material on the Cottrell Electrical Precipitation Process. The request for reading matter has been quite prevalent among the young men and women of the Corporation. Hence, a Traveling Library of the Public Library has been installed, the collection being changed monthly. The Research Department is the greatest single user, naturally, because it is the

function of that Department to make preliminary summaries, and analyses when warranted, of all propositions coming to the Corporation, as well as to prepare memoranda and reports on matters of interest to the Corporation.

At the beginning of the paper, I mentioned the fact that the Library is still in its infancy. I have found it difficult at times to obtain all the information desired, lacking for instance, back issues of periodicals, statistical reports of foreign countries, and once in a while previous issues of Government documents. My near neighbors have been most generous and kind when I have called upon them from time to time.

This necessarily has often called to my mind the need of an endeavor, on the part of librarians, to formulate some scheme whereby more co-operation may prevail in their field of activity. This broad idea has been discussed several times at Library meetings, and as it is the work of librarians to answer questions and to see that the facilities are at hand to carry on their work satisfactorily, to know where to borrow such additional matter, where to go for information as may be beyond the scope of their libraries to handle, it now seems the time for the Business Librarians to "get together." Why not meet regularly, familiarize ourselves more or less with each others' collections, resolve to feel free to call upon one another if necessary, exchange accession lists, etc? Even the following plan (and possibly other similar ones) might be effectively carried out and be beneficial to many of us. Since the Journal of Commerce (also the Annalist) makes no index, a co-operative one might be worked out, each Library taking a section of the paper. It seems to me that although the Business Libraries have already proved their worth and help, they have great opportunities ahead for expanding and becoming an important factor in the business world, when the prospects for American economic prestige abroad seems so bright.

Publications of the Educational Committee of the Investment Bankers' Association

1. Corporation Finance and Investment—Outline of a course of study.
2. The Stock Exchange Business—Outline of a course of study with references. Prepared by Dr. S. S. Huebner.
3. Individual and Corporation Mortgages, by William Lilly.

Published by Doubleday, Page and Company.

Convention—10th Annual Meeting of the Special Libraries Association at Asbury Park, New Jersey, June 24, 25 and 26, 1919
PROGRAM

First Session — Tuesday Afternoon, 2.30 P. M., June 24, Palm Room, Hotel Monterey

Address by the President.

Guy E. Marion, Director of Record Section, Community Motion Picture Bureau, New York City.

Report of the Secretary-Treasurer.

Caroline E. Williams, Librarian, Experimental Station Laboratory, E. I. Du Pont de Nemours & Co., Wilmington, Del.

Report of the Editor of *Special Libraries*.

J. H. Friedel, National Industrial Conference Board, Boston, Mass.

Report of the Executive Board.

J. H. Friedel, National Industrial Conference Board, Boston, Mass.

Reports of Committees—Membership—Survey.

New Business.

Appointment of a Nominating Committee.

Adjournment to the Formal Program

Papers—Group A—Representing General Interests of All Specialists

1. "The Obligations of the Special Libraries Association."

John Colton Dana, Librarian Free Public Library, Newark, N. J., First President of the Association.

2. "Documentation in the Field of Rehabilitation of the Disabled."

Douglas McMurtie, Red Cross Institute for Cripples, New York City.

3. "Library and Statistical Work with the Prudential"

F. S. Crum, Asst. Statistician of Prudential Insurance Co., Newark, N. J.

4. Discussion and Adjournment.

Second Session—Wednesday Afternoon, 2.30 P. M., June 25, Lounge, Hotel Monterey

Papers—Group B—Representing Engineering and Technical Libraries

1. "Special Libraries and the Large Reference Libraries."

E. D. Twocedell, Asst. Librarian, John Crerar Library, Chicago, Ill.

2. "A Technology Department as a Business Investment."

D. Ashley Hooker, Technology Librarian, Detroit Public Library, Detroit, Michigan.

3. "Aids to Magazine Routing Systems."

Edith Phail, Librarian, Scovill Mfg. Co., Waterbury, Conn.

4. "Aviation—as Applied to the Indexing of Aeronautical Literature."

F. L. Faurote, Mgr. of Dept. of Education and Sales Promotion, Curtiss Aeroplane & Motor Corporation, New York City.

Group C—Representing Commercial and Financial Libraries

5. "How the Special Library Can Help Build Industry."

F. M. Feiker, Editorial Director, McGraw Hill Company, Inc., New York City.

6. "Some Whys and Hows of Our Library—and a Few Don'ts."

Leon I. Thomas, Editor of "Factory," Chicago, Ill.

7. "The Literature of Foreign Trade."

Dr. E. E. Pratt, President of E. E. Pratt & Company, Inc., New York City, Former Chief of U. S. Bureau of Foreign and Domestic Commerce.

Third Session — Thursday Evening, 8 P. M., June 26, Palm Room, Hotel Monterey

Papers—Group D—Representing Municipal and Civic Libraries

1. "Good Government and Better Citizenship via the Civic Library."

Dorsey W. Hyde, Jr., Municipal Reference Librarian, New York City.

2. "The Library and the League of Municipalities"

Homer Talbot, Executive Secretary, New Jersey State League of Municipalities.

Group E—Representing Welfare and Industrial Libraries

3. "Humanitarianism in Industry." (Illustrated with Slides.)

Gertrude Beeks Easley, Director Welfare Dept. of The National Civic Federation, New York City.

4. "Americanization by Indirection." (Illustrated with Motion Pictures.)

Leslie Willis Sprague, Industrial Service Division, Community Motion Picture Bureau, New York City.

5. "Industrial Accidents and the Library's Part in Their Reduction."

Estelle L. Liebmann, Librarian of National Workmen's Compensation Bureau, New York City.

Fourth Session—Friday, 9.30 A. M., Room (to be announced)—Hotel Monterey

Business Session to complete all unfinished business of the Convention.

Election of Officers.

Adjournment.

Special Libraries

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EDITORIALS

The Convention

Everything is in readiness for the Convention of the Special Libraries Association at Asbury Park. The program, as printed in the May issue and as reprinted elsewhere with slight alterations in this issue, has won the enthusiastic approval of librarians, both within and outside our association.

Important as the addresses to be delivered are, the more important and desirable part is the discussion. Only in so far as the papers arouse and stimulate discussion can they be helpful.

In addition to this more formal part of the program, a number of exhibits have been planned. The business meetings will produce much of interest and importance. Never before has the Association stood on so solid a footing; never before has it regarded the future more hopefully. Ten years ago we were looked upon as a handful of enthusiasts. Today our membership roll is one at which we can look with pride, and *Special Libraries* is read in every part of the United States, while our list of subscribers includes individuals and institutions on every continent.

Ten years ago we were men and women with a new idea. Today that idea is directly affecting all library endeavor and will tend in time to revolutionize it. For the special library is sound, and, in spite of the disparagement of unprogressive forces, the idea will grow, gaining in vigor and in force. The whole field of human activity lies before us, for wherever men do things there the special library has a place.

The widespread endorsement of business men and others who at our suggestion have adopted the special library into their work should only stimulate us to increase our endeavors in this respect. Let us reach out into this wider field in which we have already proved our value. The greatest opportunities for service lie before us. May this convention help us to sense our responsibilities and opportunities more closely and give us new inspiration in the good work we are doing.

A Library Endowment

No librarian should overlook the open meeting of the Council of the A. L. A. at which is scheduled for discussion the question of raising an endowment for the work of the A. L. A. As an affiliated association and as members of the American Library Association, we cannot regard this proposal except with the gravest concern. On the one hand there is the desire to render increasingly useful library service, on the other the question of how to do this. If it is agreed that there are some tasks or problems peculiar to all libraries and which these libraries because of insufficient funds of other reasons, cannot enter upon, but which through combined action would be rendered possible, then it is obviously desirable that some joint effort should be made toward the solution of these problems. Shall the A. L. A. become this central agency? It is an important question of policy involving a radical step.

At present the A. L. A. is dependent upon its members for all funds to carry on its work. Dissatisfaction with the work of the officers or of the Association can, if other means fail, be expressed through cancella-

tion of membership and withdrawal of dues or contributions. It is a salutary check and the most effective in the hands of members. Whether an endowment will tend to loss of this recognition of responsibility and tend to develop an association run by the few and careless of the opinions of the many is well worth consideration.

The American Library Association is not today the national association of American librarians which it should be. Its officers are drawn almost entirely from the public libraries and the viewpoint of the special librarians is strangely unrepresented. The War Library Service is, we are told proudly by those in charge, being carried on today as a special library service. Yet not a special librarian is included in the management of the War Service. If the American Library Association is to be regarded by all of us as representative of all librarians of the United States then it must include in its counsels and in its activities representatives of the special libraries. The Special Libraries Association, the American Association of Law Libraries, the National Association of State Libraries, the various sections of special libraries, are surely important enough to be given consideration. If the A. L. A. continues to conceive itself as narrowly as it has, then there is obviously room for an association that shall be both national in scope and inclusive in representation. Such a step, if forced, would indeed be a calamity. But it should be realized that important as the public libraries are, there are several thousand special libraries equally desirous of having the national association expressive of their viewpoint. It is time that the officers shall not be drawn exclusively from among the public libraries. It is an American principle as old as the Republic that taxation without representation is tyranny, and the A. L. A., composed of the best in American librarianship today and drawing its support from public and special librarians should and must have a larger conception of itself and its obligations. Otherwise the endowment, fraught as it is with serious consequences, must become a fund managed by a few for the few. The A. L. A. needs the support and counsels of all but it should remember that one cannot receive with a closed fist; you have got to open up.

It is hoped that a large number of special librarians will be present at the meetings of the Council and that they will give vigorous and unmistakable expressions of their opinion.

The Selection of a New Editorial Staff

This is the last number to be issued under the direction of the present editor. What-

ever the judgment of the present year's work, the editorial staff goes before the convention conscious of the importance of the task entrusted to it by the last convention and hopeful that it has contributed something to the well-being of the entire special libraries movement. In the middle of our term of office, the subscription rate was doubled, yet only two individuals cancelled their subscriptions. During the year the number of subscribers has been increased by one-third. This, indeed, has been the most encouraging sign of progress.

Our aim has been not only to improve the form of special libraries but also the content. In both of these directions notable changes have been made. The May number, for example, was the largest ever issued. In content, we have aimed to encourage new contributors, but throughout the aim has been always to get the best for our readers.

In the business management of the magazine, the same opportunity for constructive work existed and here, too, great improvement has been made. An extensive exchange list maintained for no apparent reason was immediately cut off. An unsatisfactory publisher's contract entered into in 1917, and showing little business judgment was terminated amicably to our great advantage. Wastes of all sorts have been eliminated. This has made possible various savings to the Association. The editorship has been with us a trust and in every instance we have discountenanced the use of *Special Libraries* for personal advantage.

The editor wishes to express his sense of obligation to his associates for their aid on various occasions. Some of the associate editors have done more, others less, but all have shown a good, helpful spirit and, had they been able, would have given themselves up entirely to the service of the magazine. To Misses Barnett, Day, Genung and Pillsbury and to Mr. Greenman our obligation is perhaps deepest as their assistance was greatest. To Miss Williams, secretary-treasurer, ever ready to assume any task no matter how onerous, the editor feels also deeply indebted. Every officer, every member has, whenever approached, willingly and cheerfully shown the most commendable spirit of helpfulness. It is this spirit that has made possible many of the improvements inaugurated. It is this spirit that we have tried to interpret in our year's work.

Let us not go back to where we were last year. There is still room for great change. The editor is, with the Executive Board, the most potent force for constructive effort in the Association. The choice of a new editor is one of the important matters before the convention.

A Library in a National Bank

BY SARAH HALSTEAD, ASSISTANT LIBRARIAN

National Bank of Commerce in New York

A library in any institution or business house will not be a general one, but will have for its purpose the selection and care of only such material as will find a definite use in the work of the institution. So in the library of a national bank, on account of a definite need and also on account of the value of space, only such books as have specific use are purchased. The national bank of today is so different from the bank of yesterday that the scope of work is broader than one might at first think.

The Library of the National Bank of Commerce in New York was organized in September, 1917, as a part of the Service Department of the bank. Its aim is to gather and organize material of a commercial and statistical nature to serve every department of the bank, as well as its customers. It also provides educational reading for the employees of the bank. General books on economics, finance, business law, commercial and industrial development, and year-books of various sorts are purchased, but most of the purchasing of books is done only on a definite request or when a definite need becomes evident. Magazine subscriptions are made in the same manner. Statistics are kept on the use of periodicals, so that any unnecessary ones may be eliminated.

Government publications, such as those of the Bureau of Foreign and Domestic Commerce and the Bureau of the Census are of great use, and with the increasing possibilities for foreign trade, it is being found necessary to have the economic and statistical documents of many foreign countries. This collection is well under way.

The magazine list includes economic and banking magazines, trade journals, as well as a few of general type. The trade journals are found especially useful for the statistical material they publish.

Besides the collection of books and magazines, a clipping file is maintained, which is found to be of great value in answering reference questions. To keep this file up to date, financial and daily papers as well as many magazines are clipped. This material is arranged in an alphabetical subject file, the clippings being placed in large envelopes bearing the heading assigned. Continual supervision is kept over this file to eliminate all superfluous material.

The reference work in this library is increasing with great rapidity, an interesting commentary on the tendency of the American financial community to utilize the most modern and scientific methods of securing information. Some inquiries are made by telephone, some in person and some by messenger. Practically all questions require immediate answers so that the catalog must be exhaustive. All magazines which are kept on file are read for material, which should be analyzed in the catalog. They are also read for material of interest to specific persons and departments.

It is not possible to measure the activities of a library of this type by circulation. The main task of this library is reference work and, as indicated above, all material in it is strictly technical in character. It is available not only to the various departments for their actual working use, but to employees who desire to read for self-improvement. It may be of interest to note that circulation of books and magazines is now nearly 1,000 per month, while clippings and pamphlets are literally circulated by the thousand.

The work is of a most exacting character, as not only must the replies be immediate but they must be specific and the scope of business of a great commercial bank is such that almost any type of inquiry may be received across the library desk in a day. For instance, it may become necessary to know in detail the governmental regulations regarding exports or imports of the United States or some other country. Full files are maintained on subjects of this type. It may be necessary to go exhaustively into the powers and duties of some governmental body, such as the British Board of Trade. Inquiries apparently trivial in character may be of great importance, such as the exact equivalent for a foreign name in another language than that in which it is ordinarily seen. Inquiries as to the minutest details of statistics of production of commodities, and import and export data are frequent.

This, in brief, outlines the work of a library in a national bank. The success of such a library is measured by its capacity to handle with speed and accuracy inquiries technical in character and of the widest possible range.

List of References on Women in Agriculture

PREPARED BY THE LIBRARY OF THE

MASSACHUSETTS AGRICULTURAL COLLEGE

Charles R. Green, Librarian

AMHERST, MASSACHUSETTS

The references are classified under the following headings, the titles in each group being arranged alphabetically by authors:

General	Mechanics
Beekeeping	Poultry
Dairying	Bibliography
Education	Fiction
Forestry	History
Horticulture	Organization

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The following courses of interest to special librarians are being given this summer:

Columbia University, New York.—"Indexing, Filing, and Cataloging as Applied to Business," Irene Warren, Director Chicago School of Filing and Indexing.

New York State Library School.—Seventeen lectures on social problems growing out of the war.

Simmons College.—"Library Work with Children," by Miss Hazeltine.

Riverside (Cal.) Library Service School.—"The Business Library," by Mary B. Day, Librarian National Safety Council; "Office Filing," Mrs. M. B. Rolis, Friends Central School, Philadelphia. Lectures on School

Libraries and Child Psychology are also to be given.

A meeting of librarians interested in accident prevention literature is to be held at the Hotel Monterey during convention week. Those wishing to attend should get in touch with Miss R. Louise Keller, at the Independence Bureau, Philadelphia, or at Asbury.

Municipal Reference Notes for April 30, 1919, has a list of books on various aspects of the health problem entitled *Guide Posts on the Road to Health*. The list is prepared by Miss Sara L. Halliday, Librarian of the Public Health Division of the Municipal Reference Library, New York City. Dorsey W. Hyde, Jr., Librarian, writes an introduction to the list.

Community Catalogue as a Sample of Library Coordination

It is obvious that we can hardly hope to solve the great problems of labor, cost of living, peace of nations, and general sanity, unless we are in pursuit of fact. In the case of librarians this means, among other things, collecting and collating sources of accurate information so that these will be available when needed.

A source of information in which librarians should take deep interest is that of the local availability of periodicals and serials, their current issues and their back numbers. To make a catalogue of such availability calls for painstaking perseverance in getting at sources which often almost defy the seeker.

Specifically I have in mind the community catalogue that is being made at the Boston Public Library by Mr. T. J. Homer, of which a section containing the entries that begin with the letter A is likely soon to be published. This work is impressive in scope and accuracy, and yet, with all the compiler's patience and care, there are still many publications that he has not as yet succeeded in locating in this vicinity. Why? Partly because of the apathy of the co-operators; their lack of vision and of focus; their failure to see as of immediate importance the gathering of information which the world at large deems only of speculative importance.

It would hardly interest librarians outside of the Boston district to read a lengthy list of the "unlocated" serials, but the following few may be of interest as typical of what are likely to be "at large" in any district where such a catalogue is being made. The very fact of this gap in an otherwise well-nigh perfect catalogue emphasizes the need for co-operation in these details. This need is, I hope, something librarians generally will soon recognize. Ask yourself how many times you would have almost given your eye teeth to know where a certain publication can be borrowed, and then consider whether you would not be interested in the actual construction of a catalogue that would anticipate wants of this kind. It sometimes seems as though the interest in putting through such a catalogue (on the part of the many) was almost in inverse ratio to the intensity of the desire to find a publication when the pressing demand arises to make use of it. Multiply these light samples by several hundred and you have a fair idea of the omissions that are likely to exist for lack of due co-operation when the work will have been brought to a finish.

Here is the list of serials for which it is desired to know the availability and completeness of sets in the vicinity of Boston. (By sending a copy of this list to the pub-

lishers of the different entries, perhaps it may be possible to get from them the names of subscribers or recipients that have the publications available.)

Aeroplane—Published in London, beginning in 1911.

American Medical Association Chemical Laboratory Reports—(Chicago).

American Oil Journal—Published in Kansas City, of which Volume I began March 20, 1917.

American Paint Journal—Possibly a continuation of American Paint and Oil Dealer.

American Poultry Associations—Proceedings. First issue in 1915.

American Society of Railroad Superintendents—Proceedings. First year 1881.

American Society of Sanitary Engineers—(Proceedings).

American Zinc and Lead Journal. First number dated August, 1915.

It would be particularly satisfactory if these could be located before the entries under letter A go to press, so that the first section, when published, will contain them all. In any case, this article is of a propaganda nature, intended to stimulate interest in the general need for district catalogues of available serial publications; and the writer hopes that at Asbury Park there will be a determination to give far more attention to such sources of information than has hitherto been shown. If we librarians can impress upon the rest of the world that we have prepared such sources of information on all things, the rest of the world will look upon us as live business people whose reward should be commensurate with that of the banker, the railroad man and the highly paid experts generally. How can we do better than to begin with the Community Catalogue?

G. W. LEE

An excellent and very comprehensive bibliography on *Aluminum and Its Light Alloys* may be found in circular 76, issued by the U. S. Bureau of Standards, April 21, 1919.

The City Planning Board of Boston, Mass., has just issued an excellent survey and comprehensive plan for the development and improvement of *The North End*. A limited number of copies are available for distribution.

Economic Geology for May 1919 contains a *Bibliography of the Occurrence, Geology and Mining of Manganese with Some References on its Metallurgy and Uses* compiled by Mr. Harold L. Wheeler, librarian of the Missouri School of Mines, Rolla, Mo. Reprints may be obtained by addressing the author at the above address.